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Applicant : Bruce Nappi
Serial No. :
Filed : September 24, 2003
Title : EFFECTING FINANCIAL TRANSACTIONS

Art Unit : Unknown
Examiner : Unknown

Commissioner for Patents
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INFORMATION DISCLOSURE STATEMENT

The results of a search are attached.

A copy of the EP reference listed on the attached form PTO-1449 is enclosed.

This statement is being filed with the application. Please apply any charges or credits to
Deposit Account No. 06-1050, reference 13801-002001.

Respectfully submitted,

Date: 9/24/03



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Substitute Form PTO-1449 (Modified) Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 13801-002001	Application No.
	Applicant Bruce Nappi		
	Filing Date September 24, 2003	Group Art Unit	

U.S. Patent Documents							
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	5,566,981	10/22/1996	Alcordo	283	58	
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AL	0 992 960 A2	12/4/2000	EP	G07F 19/00			
	AM							
	AN							
	AO							
	AP							

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
	AQ	
	AR	
	AS	
	AT	

Examiner Signature	Date Considered
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

SEARCH RESULTS

CN1285562	Electronic Business telecommunication network universal payment system and method thereof
EP0992960 4/00	**Transfer system, method, and recording medium therefore - Method to eliminate confusion of similar appearing account numbers
JP2001067399	Electronic money transaction system - Iris image security identification
US2001007983	Method and system for transaction of electronic money with a mobile communication unit as an electronic wallet (electronic wallet) - Mobile communication unit as an electronic wallet
US2001016835	Method of payment by means of an electronic communication device - Payment using electronic purchase order and electronic bill.
US3941977 system	Off-line cash dispenser and banking system – card reader based
US3956615	Transaction execution system with secure data storage and communications – uses a data card, encrypted ID number
US4025760	Security means for transaction terminal system – encryption through data distortion
US4228746	Convenience lockbox – mechanical box for hotel closets
US4678895	System for making payments for transactions – electronic cash register and credit card
US4755940	Transaction security system – method to test PIN numbers on smart cards
US4797913	Direct telephone dial ordering service – uses the phone system “Group D” internal data to code transaction data
US4822984	Process for electronic payment using a memory – method of organizing data in a memory
US4823264	Electronic funds transfer system - Verification of available funds
US4935962	Method and system for authentication - public key, private key encryption
US4947028	Automated order and payment system – optical scanner and computer payment terminal
US4947163	Electronic security system with configurable key – electronic key with memory and circuitry
US4948174	Financial data processing system – machine readable document for check processing
US4974878	Financial data processing system using payment coupons – a paper form that authorizes a draft acceptable to the check clearing network

US4977595	Method and apparatus for implementing electronic cash – bank issued cash, blind signature, randomly generated functions
US5010238	Automatic cash transaction system and method – ATM machines
US5121945	Financial data processing system – integrated bill and check document
US5220501	Method and system for remote delivery of retail banking services – home banking using portable terminals
US5224162	Electronic cash system – uses a smart card and license
US5265007	Central check clearing system – physical and procedural methods for handling checks
US5267149	System and method for registering passwords - A method for registering a password
US5280518	Electronic security system – real estate lock box
US5283829	System and method for paying bills electronically – assigns preauthorized payment numbers for each user
US5294782	Integrated portable device for point of sale transactions – portable card reader
US5301247	Method for ensuring secure communications - method for defining an encryption key
US5326959	Automated customer initiated entry remittance processing system – method to pay bills by pre-registering and pre-authorization and use of computer scanned monthly forms
US5329589	Mediation of transactions by a communications system – collects user ID, vendor debit amount and funds authorization.
US5336870	System for remote purchase payment transactions and remote bill payments – computer terminal with keyboard, encrypted transactions
US5371794	Method and apparatus for privacy and authentication in wireless networks – authentication using a Mobile Certificate, a mobile public key and a chosen challenge value
US5371797	Secure electronic funds transfer from telephone or unsecured terminal – encrypted PIN number
US5386106	Integrated portable device for point of sale transactions – portable card reader
US5387784	Portable payment terminals and network for such terminals – portable card reader
US5412193	Mobile point-of-sale supermarket checkout system – carriage mounted scanning system
US5420405	Secure, automated transaction system that supports an electronic currency operating in mixed debit & credit modes - personal terminal being comprised of a receiver/transmitter, running debit and credit account registers, crypto crediting entry gate, liquid crystal display, and button switches
US5453601	Electronic-monetary system – system including a bank with money generation modules
US5461217	Secure money transfer techniques using smart cards - use of security keys on two smart cards for authentication

US5465206	Electronic bill pay system – conventional electronic credit card processing method (assigned to VISA)
US5465291	Apparatus for ordering from remote locations – using a bar code scanner
US5475585	Transactional processing system – video based shopping system
US5477040	Structure for a method of facilitating charge transactions - reader to display multiple credit card data
US5478993	Process as safety concept against unauthorized use of a payment instrument – use of 3 memories to check transactions
US5479510	Automated data card payment verification method – used data card that can store data
US5483445	Automated billing consolidation system and method – method to consolidate multiple bills
US5484988	Check writing point of sale system – automated check reader and processing system
US5485370	Home services delivery system with intelligent terminal emulator – puts a computer in a package shaped like a phone.
US5485510	Secure credit/debit card authorization – use of trusted third party to hide card data from vendor
US5489773	Integrated portable device for point of sale transactions – portable credit card reader with optical scanner
US5494136	Integrated automated retail checkout terminal – optical scanner
US5511121	Efficient electronic money – encryption with a public “El Gamal” key
US5536923	Payment memory medium and method of use thereof – use of EPROM in a smart card
US5557516	System and method for conducting cashless transactions – a smartcard system with stored value
US5557518	Trusted agents for open electronic commerce – two trusted agents securely communicating to money modules
US5566981 10/96	** Postcard bank check - Preprinted postcard bank check
US5572572	Computer and telephone apparatus with user friendly interface and enhanced integrity features – combines a processor with a phone
US5590196	Secure payment method using facsimile – send the fax through an encryption unit
US5590197	Electronic payment system and method – public key encryption
US5623547	Value transfer system – method of moving value between e-wallets
US5629982	Simultaneous electronic transactions with visible trusted parties – use of trusted party to guarantee transmission and receipt
US5637846	Method and apparatus for electronic payment by a client in a self-service store – self service scan line
US5654696	Method for transferring auxiliary data using components of a secure entry system – electronic real estate lock box
US5671279	Electronic commerce using a secure courier system – detailed specification to protect Netscape data transfer code

US5671280	System and method for commercial payments using trusted agents – multiple agents, money modules in secure communication
US5677955	Electronic funds transfer instruments – electronic signature
US5696827	Secure cryptographic methods for electronic transfer of information – multiple key encryption including a public key
US5704046	System and method for conducting cashless transactions – smartcard with stored value
US5712913	Limited-trace ability systems – cryptographic method worked through trusted third party
US5715314	Network sales system – buyer, merchant and payer computers on a network with encryption
US5717868	Electronic payment interchange concentrator – data transfer of co-mingled records
US5724424	Digital active advertising – the typical purchase process of computers on a network with digital signature
US5727163	Secure method for communicating credit card data when placing an order on a non-secure network – partial confidential data sent over non-secure link followed by matching complete data sent by phone.
US5739511	Method for effecting an electronic payment transaction having a variable number of payment units as well as payment means and system for applying the method – making multiple payments in a single transaction
US5745886	Trusted agents for open distribution of electronic money – tamper proof trusted agents and modules with encryption
US5748740	Method, apparatus, system and firmware for secure transactions – data transport circuit with encryption
US5752582	Self-service checkout system – configuration of scanners for observation by a single clerk
US5778067	Value transfer system – electronic purses with encrypted transactions
US5781631	Limited-traceability systems - cryptographic method worked through trusted third party
US5794218	Automated multilingual interactive system and method to perform financial transactions – automated “do you speak X” until user says yes.
US5796832	Wireless transaction and information system – smart card system
US5796841	Secure user certification for electronic commerce employing value metering system – processes a cryptographic certificate
US5799087	Electronic-monetary system – use of cryptographically secure channel
US5812670	Traceable anonymous transactions – use of two trusted intermediates with encrypted transmissions
US5815657	SMA for network electronic authorization utilizing an authorization instrument – wireless wallet on a computer in a network
US5825881	Public network merchandising system – computer based system with encryption

US5832089	Off-line compatible electronic cash method and system – uses an electronic coin with public key encryption
US5839119	Method of electronic payments that prevents double-spending – uses split serialized monetary tokens for buyer and seller
US5850442	Secure world wide electronic commerce over an open network – network using public key encryption
US5850446	SMA for virtual point of sale processing utilizing an extensible, flexible architecture – server / gateway message protocol
US5857023	Space efficient method of redeeming electronic payments - machine including a memory storing instructions of the method in machine readable form
US5864667	Method for safe communications - method for safe distribution of encryption keys
US5866889	Integrated full service consumer banking system and system and method for opening an account - A method of opening a single integrated account
US5869826	System and method for conducting coinless transactions – magnetic card deals with less than full dollar amounts during transactions
US5870473	Electronic transfer system and method – server based system with duration limited ID data
US5878140	Limited-traceability systems – using blind signature signals
US5889863	SMA for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture – client / server protocol
US5905976	System of secured payment by the transfer of electronic money through an interbank network – interbank protocols
US5907832	Method of debiting an electronic payment means – authorization through serially linked codes
US5920629	Electronic-monetary system - encrypted money transfers
US5920847	Electronic bill pay system – bi-directional data protocol for transfer of funds through a bank.
US5924084	Method for tracing payment data in an anonymous payment system – use of an intermediate ID that does not identify the payer.
US5952638	Space efficient method of electronic payments – computer with stored master key not known to seller.
US5953423	Electronic-monetary system - updating a credit note at a bank
US5963648	Electronic-monetary system - cryptographic transfer of foreign money
US5987140	SMA for secure network electronic payment and credit collection – protocol for encrypted communication between computers
US5991412	Method for protectedly debiting an electronic payment means – serially linked authentication codes
US5995626	Electronic shopping method, electronic shopping system and document authenticating method relating thereto – computer network system

US5999625	Method for electronic payment system with issuer control – encrypted messages between computers
US5999919	Efficient micropayment system - sampling of transactions to prevent over withdrawal of funds
US6010067	Mobile funds transaction device for transferring funds between remote banking facilities - Mobile card reader plus PIN pad
US6014636	Point of sale method and system – web or web TV net based interaction
US6014646	Process for making a payment using an account manager – use of intermediate equipment to make anonymous payments
US6016955	Electronic payment method and system having several calculation units and electronic payment devices – payment device and station with memory
US6023689	Method for secure communication in a telecommunications system - system utilizing public encryption keys
US6026375	Method and apparatus for processing orders from customers in a mobile environment – use of mobile location to plan item pickup
US6026379	SMA for managing transactions in a high availability system – network protocol between gateway, server and host
US6029150	Payment and transactions in electronic commerce system – Trusted third party with authenticated quote from vendor and secret info
US6029151	Method and system for performing electronic money transactions – electronic wallet in a computer network
US6029152	Processing of transaction data - payment terminal, a collections device, flagging data as a shadow record
US6032133	Electronic bill pay system – common sense steps to paying a bill using a billing service
US6047051	Implementation of charging in a telecommunications system – computers and servers
US6047067	Electronic-monetary system - large scale ATM system
US6061664	System for facilitating the ordering and paying of services by means of a communication network – smartcard system
US6070150	Electronic bill presentment and payment system – focused on the billing process
US6076073	Method of debiting an electronic payment means – method between payment mechanism and institution using authentication
US6078907	Method and system for electronically presenting and paying bills – delivers a bill to a customer
US6081790	System and method for secure presentment and payment over open networks – merchant computer and encrypted data
US6085321	Unique digital signature – method using hashing functions
US6088683	Secure purchase transaction method using telephone number (dual electronic network and 3 rd party).
US6105013	Method, apparatus, system and firmware for secure transactions – an integrated circuit

US6105013	Method, apparatus, system and firmware for secure transactions (hardware for encryption) - Microprocessor used for encryption.
US6119227	Methods and apparatus for authenticating an originator of a message - applying a commutative one-way function to a password
US6131810	Integrated full service consumer banking system and system and method for opening an account (same as US5866889)
US6145079	Secure electronic transactions using a trusted intermediary to perform electronic services - encrypted inner envelope and information structure
US6161181	Secure electronic transactions using a trusted intermediary – encrypted e-mail
US6175922	Electronic transaction systems and methods therefore - portable electronic authorization device
US6185545	Electronic payment system utilizing intermediary account – allows payment into an intermediate account by the consumer at POS locations.
US6199052	Secure electronic transactions using a trusted intermediary with archive and verification request services – uses encrypted inner envelope
US6205437	Open network payment system for providing for real-time authorization of payment and purchase transactions – computer based system with digital signature.
US6206283	Method and apparatus for transferring money via a telephone call (telephone card with money data) - telephone card with money data
US6243689	System and method for authorizing electronic funds transfer at a point of sale – two part draft configured like a conventional check
US6282656	Electronic transaction systems and methods therefore – use of transferred executable program to complete a transaction
US6289322	Electronic bill processing (presenting billing info) - Method for presenting billing info
US6311171	Symmetrically-secured electronic communication system – use of multiple encryption keys
US6317745	Trusted third party data structure for electronic funds transfer and bill presentment – use of trusted third party to access the ACH system.
WO0103090	Electronic money transfer - Electronic money transfer where ISP provides caller identity data to merchant to process a transaction
WO0111515	Method and system for making anonymous electronic payments on the world wide web - Cash card for anonymous payments
WO0137172	Cash payment system - Use of third party web site with account number to eliminate need for credit card.
WO0139093	Method and system for performing money transfer transactions - Batch transfer transaction initiated by a communications device
WO0146880	Electronic money system – encryption based

WO0148673	Method and system for transaction of electronic money with a mobile communication unit as an electronic wallet - Circulation of a confirmation number through a loop containing the wireless unit.
WO0154028	Electronic cash for a financial transaction system - Print and process paper or card alternative to cash money.
WO0154038	System and method for facilitating secure payment with privacy over a computer network including the internet – Use of a computer network and third party facilitator to eliminate credit card data transmission
WO9816911	Electronic system for banking operations by teleprocessing in real time with portable personal devices - Wrist watch or pocket watch with built in cell phone and encrypted data for payments.
WO9834203	Method and apparatus for performing financial transactions using a mobile communication unit - Storage of codes for multiple credit cards to simplify selection and prevent loss